

**Information to identify the case:**

Debtor 1	<b>Debra Bernhard</b>	Social Security number or ITIN	xxx-xx-1100
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>15-17683-KCF</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Debra Bernhard

2/22/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Debra Bernhard  
 Debtor

Case No. 15-17683-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

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 Total Noticed: 33

Date Rcvd: Feb 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2019.

db +Debra Bernhard, 9 McKenzie Avenue, East Rutherford, NJ 07073-1606  
 aty +Richard Keilling, 104 NJ Route 94, Blairstown, NJ 07825-2208  
 r +Linda Simpson, Re/Max Town and Valley, 1585 Route 517, Hackettstown, NJ 07840-2708  
 515472518 +Blairstown Township, 106 State Route 94, Blairstown, NJ 07825-2208  
 515472522 +Citibank USA, NA, 399 Park Avenue, New York, NY 10022-4614  
 515472524 +Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 515472523 +Citizens Bank, Attn: Bankruptcy Dept, 443 Jefferson Blvd Ms Rjw-135,  
 Warwick, RI 02886-1321  
 515552424 +Citizens One Auto Finance, 443 Jefferson Blvd, Warwick RI 02886-1321  
 515472525 +Equifax Credit Information Services, Inc, PO Box 740241, Atlanta, GA 30374-0241  
 515472526 +Experian, 4 Gatehill Drive, 3rd Floor, Parsippany, NJ 07054-4522  
 515472529 +Mullooly, Jeffrey, Rooney, & Flynn, LLC, 6851 Jericho Turnpike - Suite 220,  
 Syosset, NY 11791-4449  
 515472530 +NCB Management Services Inc., PO Box 1099, Langhorne, PA 19047-6099  
 515514115 +NJCLASS, PO BOX 548, TRENTON, NJ 08625-0548  
 515647227 +PNC Bank, National Association, c/o Zucker Goldberg & Ackerman,  
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
 515472531 +PNC Mortgage, 1801 E 9th St Ste 200, Cleveland, OH 44114-3103  
 515472535 +St Mary's Hospital, 350 Boulevard, Passaic, NJ 07055-2840  
 515472536 +State Of NJ Student As, Po Box 538, Trenton, NJ 08625-0538  
 515472538 +Transunion, 2 Baldwin Place, PO Box 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 23 2019 00:14:00 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 23 2019 00:13:55 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515488482 EDI: AIS.COM Feb 23 2019 04:33:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 515472517 EDI: BANKAMER.COM Feb 23 2019 04:38:00 Bank of America, PO Box 15019,  
 Wilmington, DE 19886  
 515472519 EDI: CAPITALONE.COM Feb 23 2019 04:38:00 Capital One, PO Box 85167,  
 Richmond, VA 23285-5167  
 515554231 EDI: CAPITALONE.COM Feb 23 2019 04:38:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 515472520 +E-mail/Text: bankruptcy@certifiedcollection.com Feb 23 2019 00:13:41  
 Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336  
 515472521 +Fax: 602-659-2196 Feb 23 2019 00:26:52 ChexSystems, 7805 Hudson Road, Suite 100,  
 Woodbury, MN 55125-1703  
 515472528 +EDI: MID8.COM Feb 23 2019 04:38:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 515472533 EDI: PRA.COM Feb 23 2019 04:33:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502  
 515472532 EDI: PRA.COM Feb 23 2019 04:33:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
 Norfolk, VA 23541  
 515694051 EDI: PRA.COM Feb 23 2019 04:33:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,  
 POB 41067, Norfolk VA 23541  
 515472534 EDI: SEARS.COM Feb 23 2019 04:38:00 Sears Mastercard, PO Box 6282,  
 Sioux Falls, SD 57117-6282  
 515472537 EDI: RMSC.COM Feb 23 2019 04:38:00 Synchrony Bank, PO Box 11623, Newark, NJ 07101-4623  
 515472539 EDI: RMSC.COM Feb 23 2019 04:38:00 Walmart Discover, PO Box 960024,  
 Orlando, FL 32896-0024

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Bank, National Association  
 515472527 ##Frederick Michael Dul, 34 Stonybrook Road, Blairstown, NJ 07825-9319

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 33

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor PNC Bank, National Association  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jonathan Stone on behalf of Debtor Debra Bernhard jonstonelaw@gmail.com,  
bkecf\_stone@bkexpress.info;r43620@notify.bestcase.com  
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com

TOTAL: 7